

Information to identify the case:

Debtor 1	<u>Sonny Suat Tanyildiz</u>	Social Security number or ITIN	xxx-xx-2852
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Esra Tanyildiz</u>	Social Security number or ITIN	xxx-xx-2940
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-26145-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Sonny Suat Tanyildiz

Esra Tanyildiz

4/12/23

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Sonny Suat Tanyildiz
Esra Tanyildiz
Debtors

Case No. 19-26145-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Apr 12, 2023

Form ID: 3180W

Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 14, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Sonny Suat Tanyildiz, Esra Tanyildiz, 207 Rabbit Run Road, Cherry Hill, NJ 08003-1426
aty	+ Matthew Fissell, Brock and Scott, PLLC, 8757 Red Oak Blvd., Suite 150, Charlotte, NC 28217-3977
cr	+ Eastern Funding LLC, c/o Saldutti Law Group, 800 N. Kings Highway, Suite 300, Cherry Hill, NJ 08034-1511
519028376	+ Eastern Funding LLC, 213 W 35th Street, New York NY 10001-0217
518420961	Hyundai Motor Finance, 1050 Talbert Ave, Fountain Valley, CA 92708
518697103	+ Medallion Express, 4315 Pickett Road, Bankruptcy Department, St. Joseph, Missouri 64503-1600
518720829	+ RoundPoint Mortgage Servicing Corporation, Denise Carlon, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 12 2023 20:30:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 12 2023 20:30:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518420956	+ EDI: GMACFS.COM	Apr 13 2023 00:21:00	Ally Financial, 200 Renaissance Center, Detroit, MI 48243-1300
518420957	+ Email/PDF: bncnotices@becket-lee.com	Apr 12 2023 20:50:16	American Express, PO Box 1270, Newark, NJ 07101-1270
518688837	Email/PDF: bncnotices@becket-lee.com	Apr 12 2023 20:39:32	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518420958	+ EDI: BANKAMER2.COM	Apr 13 2023 00:21:00	Bank of America, PO Box 17054, Wilmington, DE 19850-7054
518682844	+ EDI: BANKAMER2.COM	Apr 13 2023 00:21:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518420960	+ EDI: CITICORP.COM	Apr 13 2023 00:21:00	CITI, PO Box 6241, Sioux Falls, SD 57117-6241
518622019	+ EDI: AIS.COM	Apr 13 2023 00:21:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518714006	EDI: CITICORP.COM	Apr 13 2023 00:21:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519637932	+ Email/Text: Bankruptcy@Freedommortgage.com	Apr 12 2023 20:30:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
519637933	+ Email/Text: Bankruptcy@Freedommortgage.com	Apr 12 2023 20:30:00	Freedom Mortgage Corporation, 10500 Kincaid

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518420959	EDI: JPMORGANCHASE	Apr 13 2023 00:21:00	Drive, Fishers, IN 46037, Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
518654226	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Apr 12 2023 20:30:00	Chase, 201 N. Walnut Street, Wilmington, DE 19801
518777906	Email/Text: bankruptcy@roundpointmortgage.com	Apr 12 2023 20:30:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518420962	^ MEBN	Apr 13 2023 12:55:54	RoundPoint Mortgage Servicing Corporation, 446 Wrenplace Road, Fort Mill, SC 29715
			Roundpoint, PO Box 19409, Charlotte, NC 28219-9409

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
518688846	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519028568	##+	Salduti Law Group, 800 N. Kings Highway, Ste 300, Cherry Hill, NJ 08034-1511

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 14, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 12, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor RoundPoint Mortgage Servicing Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Joseph Marchand	on behalf of Trustee Joseph Marchand jdmarchand@comcast.net jmarchand@comcast.net
Matthew K. Fissel	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com matthew.fissel@brockandscott.com
Rebecca K. McDowell	on behalf of Creditor Eastern Funding LLC rmcdowell@slgcollect.com anovoa@slgcollect.com
Robert H. Johnson	on behalf of Joint Debtor Esra Tanyildiz ecfmail@rhjlaw.com 10270@notices.nextchapterbk.com

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Robert H. Johnson

on behalf of Debtor Sonny Suat Tanyildiz ecfmail@rhjlaw.com 10270@notices.nextchapterbk.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9